

PUBLIC SUBMISSION

As of: September 28, 2015 Received: September 24, 2015 Status: Pending_Post Tracking No. 1jz-8lb2-l9m4 Comments Due: September 24, 2015 Submission Type: Web

Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-7664

Comment on FR Doc # 2015-08831

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General Comment

To the Dept. Considering these rule changes:

I am a average working citizen trying to save for my wife and myself using our IRA accounts. I have studied the financial markets as my hobby to try and protect and grow our accounts for our retirement. I have learned to utilize options

as a way to create more income into these accounts and also to protect from systemic risk when the market are highly

volatile, as they have been for the past few months. I am asking you to NOT MAKE THESE CHANGES AS WRITTEN, AS

IT WILL AFFECT OUR ABILITY TO TRADE OURSELF THIS WAY IN OUR IRA ACCOUNTS! I am not a professional stock

broker or adviser, just a tax-paying worker and private citizen. Please do not make these sweeping changes that affect the

average small investor. Deal with the registered brokers if you must, but DO NOT TAKE AWAY THIS RIGHT FOR THE

INDIVIDUAL INVESTOR WITH THEIR IRA'S!!

GREG CRUZEN

TULSA, OK.